Case 15-00722 Doc 19 Filed 07/30/15 Entered 07/30/15 14:10:25 Desc Main Document Page 1 of 10

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: SCOTT, SHAWNDA K.	§	Case No. 15-00722
	§	
	§	
	§	
Debtor(s)		

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 01/12/2015. The undersigned trustee was appointed on 01/12/2015.
 - 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
 - 4. The trustee realized the gross receipts of 4,000.00 Funds were disbursed in the following amounts: Payments made under an interim distribution 0.00 Administrative expenses 0.00 Bank service fees 30.00 Other payments to creditors 0.00 Non-estate funds paid to 3rd Parties 0.00 Exemptions paid to the debtor 0.00 Other payments to the debtor 0.00 1 Leaving a balance on hand of 3,970.00

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Case 15-00722 Doc 19 Filed 07/30/15 Entered 07/30/15 14:10:25 Desc Main Document Page 2 of 10

- 6. The deadline for filing non-governmental claims in this case was 06/12/2015 and the deadline for filing governmental claims was 07/13/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
 - 7. The Trustee's proposed distribution is attached as **Exhibit D**.
- 8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,000.00, for a total compensation of \$1,000.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 07/30/2015	By: /s/ Richard M. Fogel	
	Trustee	

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Exhibit A

Form 1 **Individual Estate Property Record and Report Asset Cases**

Page: 3

Case No.: 15-00722

For Period Ending:

Case Name: SCOTT, SHAWNDA K.

07/30/2015

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 01/12/2015 (f)

§ 341(a) Meeting Date: 02/18/2015

Claims Bar Date: 06/12/2015

	1	2	3	4	5	6
	Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=§554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref.#						
1	Available Cash on Hand	200.00	0.00		0.00	FA
2	Chase- Checking Acct & Savings Acct certificates	4,500.00	700.00		700.00	FA
3*	General Used Household Goods (See Footnote)	1,500.00	500.00		0.00	FA
4*	1999 Honda CRV (Mileage= 270,000) (See Footnote)	1,000.00	600.00		0.00	FA
5*	2001 Chevrolet Impala (Mileage= 130,000) (See Footnote)	2,000.00	0.00		0.00	FA
6	2014 income tax refunds (u) (u)	Unknown	3,300.00		3,300.00	FA
	Assets Totals (Excluding unknown values)	\$9,200.00	\$5,100.00		\$4,000.00	\$0.00

RE PROP# 3 Inconsequential value RE PROP# 4 Inconsequential value

RE PROP# 5 Inconsequential value

Exhibit A

Form 1

Individual Estate Property Record and Report Asset Cases

Page:

Case No.: 15-00722

Case Name: SCOTT, SHAWNDA K.

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 01/12/2015 (f)

§ 341(a) Meeting Date: 02/18/2015

Claims Bar Date: 06/12/2015

For Period Ending: 07/30/2015

Major Activities Affecting Case Closing:

Debtor appears to be entitled to non-exempt income taxd refund

Initial Projected Date Of Final Report (TFR): 03/31/2016 Current Projected Date Of Final Report (TFR): 03/31/2016

Exhibit B

Form 2

Page: 5

Cash Receipts And Disbursements Record

 Case No.:
 15-00722
 Trustee Name:
 Richard M. Fogel (330720)

 Case Name:
 SCOTT, SHAWNDA K.

 Bank Name:
 Rabobank, N.A.

Taxpayer ID #: **-**6228 Account #: *****9566 - Checking Account

For Period Ending: 07/30/2015 Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
04/10/2015	{6}	SHAWNDA SCOTT	Non-exempt income tax refund	1224-000	4,000.00		4,000.00
04/13/2015		SHAWNDA SCOTT	Non-exempt income tax refund and bank account balance		4,000.00		8,000.00
	{6}			1224-000			8,000.00
			\$3,300.00				
	{2}			1129-000			8,000.00
			\$700.00				
04/13/2015	{6}	SHAWNDA SCOTT	Reversed Deposit 100001 1 Non- exempt income tax refund	1224-000	-4,000.00		4,000.00
04/30/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,990.00
05/29/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,980.00
06/30/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,970.00

{} Asset Reference(s) UST Form 101-7-TFR (5/1/2011) ! - transaction has not been cleared

Exhibit B

Form 2 Page: 6

Cash Receipts And Disbursements Record

 Case No.:
 15-00722
 Trustee Name:
 Richard M. Fogel (330720)

 Case Name:
 SCOTT, SHAWNDA K.

 Bank Name:
 Rabobank, N.A.

Taxpayer ID #: **-**6228 Account #: *****9566 - Checking Account

For Period Ending: 07/30/2015 Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
COLUMN TOTALS			4,000.00	30.00	\$3,970.00		
	Less: Bank Transfers/CDs			0.00	0.00		
Subtotal				4,000.00	30.00		
Less: Payments to Debtors					0.00		
		NET I	Receipts / Disbursements		\$4,000.00	\$30.00	

{} Asset Reference(s) UST Form 101-7-TFR (5/1/2011) ! - transaction has not been cleared

Exhibit B

Page: 7

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-00722

Case Name: SCOTT, SHAWNDA K.

Taxpayer ID #: **-***6228 **For Period Ending:** 07/30/2015

Trustee Name: Richard M. Fogel (330720)

Bank Name: Rabobank, N.A.

Account #: ******9566 - Checking Checking Account

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
******9566 - Checking Checking Account	\$4,000.00	\$30.00	\$3,970.00
	\$4,000.00	\$30.00	\$3,970.00

Document Page 8 of 10

Exhibit C

Exhibit C

Case: 15-00722 SHAWNDA K. SCOTT

Claims Bar Date: 06/12/15

Claim No.	Claimant Name/ <category>, Priority</category>	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Richard M. Fogel 321 N. Clark Street Suite 800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 01/12/15		\$1,000.00 \$1,000.00	\$0.00	\$1,000.00
1	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-900 Payments to Unsecured Credit Card Holders> , 610	Unsecured 03/26/15		\$684.56 \$684.56	\$0.00	\$684.56
2	Navient Solutions, Inc. P.O. Box 9640 Wilkes-Barre, PA 18773-9640 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 04/02/15		\$5,538.63 \$5,538.63	\$0.00	\$5,538.63
				One Tatal	**	\$7,000,40

Case Total: \$0.00 \$7,223.19

Page: 8

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-00722

Case Name: SHAWNDA K. SCOTT Trustee Name: Richard M. Fogel

Balance on hand: \$ 3,970.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Payments	Proposed Payment
		None			

Total to be paid to secured creditors: \$\,\ 0.00 \\
Remaining balance: \$\,\ 3,970.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	•
Trustee, Fees - Richard M. Fogel	1,000.00	0.00	1,000.00

Total to be paid for chapter 7 administrative expenses: \$\\ \text{1,000.00}\$

Remaining balance: \$\\ \text{2,970.00}\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total	Interim	Proposed
	Requested	Payments	Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00 Remaining balance: \$ 2,970.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
		None		

Case 15-00722 Doc 19 Filed 07/30/15 Entered 07/30/15 14:10:25 Desc Main Document Page 10 of 10

Total to be paid for priority claims: \$ 0.00 Remaining balance: \$ 2,970.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$6,223.19 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 47.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (USA), N.A.	684.56	0.00	326.70
2	Navient Solutions, Inc.	5,538.63	0.00	2,643.30

Total to be paid for timely general unsecured claims: \$\,\ \(2,970.00\)

Remaining balance: \$\,\ \(0.00\)

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment		
None						

Total to be paid for tardily filed general unsecured claims: \$ 0.00 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment			
None							

Total to be paid for subordinated claims: \$ 0.00 Remaining balance: \$ 0.00